

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA**  
Richmond Division

IN RE:	)	
	)	
ADELINE M. CRUZ	)	Case No. 20-32667-KLP
	)	Chapter 13
Debtor	)	

**MOTION TO INCUR DEBT**

COMES NOW, the Debtor, by counsel, and as and for her Motion to Incur Debt, states as follows:

1. The Debtor filed this case under Chapter 13 of the U.S. Bankruptcy Code on June 18, 2020.
2. The Debtor has applied for and CMA's Colonial Honda has approved a loan to the Debtor in the amount of \$18,853.95 plus interest at 14.95% per annum to be repaid with 72 equal monthly payments of \$400.60 for the purchase of a 2020 Honda Fit or similar vehicle.
3. The Debtor needs to purchase the referenced vehicle because there is a pending motion for relief that has been filed by the lienholder on her current vehicle (a lease). She needs a vehicle to travel to and from work and other matters. She wants to purchase a vehicle that will be hers to keep.
4. The purchase of the vehicle is in the best interest of the Debtor and will facilitate Debtor's ability to perform under the Chapter 13 Plan filed herein.
5. The Debtor's Chapter 13 Plan has been confirmed.

James E. Kane (VSB #30081)  
KANE & PAPA, P.C.  
1313 East Cary Street  
Richmond, VA 23219  
(804) 225-9500 (phone)  
(804) 225-9598 (fax)  
*Counsel for Debtor*

WHEREFORE, the Debtor requests that the Court enter an Order approving the aforesaid loan on the terms stated herein, waive the 14-day stay pursuant to Fed. R. Bankr. Proc. 8014(a), and for such other relief as the Court may deem appropriate.

ADELINE M. CRUZ

By: /s/ James E. Kane  
Counsel

James E. Kane (VSB #30081)  
KANE & PAPA, P.C.  
1313 East Cary Street  
Richmond, VA 23219  
(804) 225-9500 (phone)  
(804) 225-9598 (fax)  
*Counsel for Debtor*

**CERTIFICATE OF SERVICE**

I hereby certify that on April 8, 2021, I will electronically file the foregoing with the Clerk of Court using the CM/ECF system, which will then send a notification of such filing (NEF) to all counsel of record who have signed up to receive such notification and by first class mail to the parties on the attached list.

/s/ James E. Kane  
James E. Kane

**IN THE UNITED STATES BANKRUPTCY COURT  
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ADELINE M. CRUZ	)	Case No. 20-32667-KLP
	)	Chapter 13
Debtor	)	

**NOTICE OF MOTION**

The above Debtor has filed Motion to Incur Debt in the above matter.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then, within twenty-one (21) days from the date of this Notice you or your attorney must:

- File with the court, at the address shown below, a written request for a hearing [or written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for a hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above, to:

Clerk of Court  
United States Bankruptcy Court  
701 East Broad Street  
Richmond, VA 23219

You must also mail a copy to:

James E. Kane, Esquire  
Kane & Papa, P.C.  
1313 East Cary Street  
Richmond, Virginia 23219

- Attend a scheduled for **April 14, 2021 at 10:00 a.m. at U.S. Bankruptcy Court, 701 East Broad Street, Room 5100, Richmond, VA 23219.** If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Dated: April 8, 2021

ADELINE M. CRUZ

By: /s/ James E. Kane  
Counsel

James E. Kane (VSB #30081)  
KANE & PAPA, P.C.  
1313 East Cary Street  
Richmond, VA 23219  
(804) 225-9500 (phone)  
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/s/ James E. Kane  
James E. Kane

Label Matrix for local noticing

0422-3

Case 20-32667-KLP

Eastern District of Virginia

Richmond

Thu Apr 8 13:13:50 EDT 2021

(p)AMERICAN HONDA FINANCE

P O BOX 168088

IRVING TX 75016-8088

HVT Ins as Trustee for HLT (Honda Lea

Steven L. Higgs, P.C.

Steven L. Higgs, Esq

9 Franklin Road, S.W.

Roanoke, VA 24011-2403

Capital One

Attn: Bankruptcy

Po Box 30285

Salt Lake City, UT 84130-0285

United States Bankruptcy Court

701 East Broad Street

Richmond, VA 23219-1888

Capital One Bank (USA), N.A.

by American InfoSource as agent

4515 N Santa Fe Ave

Oklahoma City, OK 73118-7901

(p)JPMORGAN CHASE BANK N A

BANKRUPTCY MAIL INTAKE TEAM

700 KANSAS LANE FLOOR 01

MONROE LA 71203-4774

Chisuk Cruz

3003 Norfolk Street

Hopewell, VA 23860-4809

Citibank North America

Citibank SD MC 425

5800 South Corp Place

Sioux Falls, SD 57108-0000

Citibank, N.A.

5800 S Corporate Pl

Sioux Falls, SD 57108-5027

Comenity/Sephora

Attn: Bankruptcy

Po Box 182125

Columbus, OH 43218-2125

Credit One Bank

Attn: Bankruptcy Department

Po Box 98873

Las Vegas, NV 89193-8873

Discover Bank

Discover Product Inc

PO BOX 3025

New Albany, OH 43054-3025

Discover Financial

Attn: Bankruptcy

Po Box 3025

New Albany, OH 43054-3025

Fort Lee FCU

Attn: Bankruptcy

4495 Crossings Blvd

Prince George, VA 23875-1455

Guam Marinas Collectio

414 W Soledad Ave Ste 60

Hagatna, GU 96910-5061

JPMorgan Chase Bank, N.A.

s/b/m/t Chase Bank USA, N.A.

c/o Robertson, Anschutz &amp; Schneid, P.L.

6409 Congress Avenue, Suite 100

Boca Raton, FL 33487-2853

LVNV Funding, LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

MOHELA

Attn: Bankruptcy

633 Spirit Dr

Chesterfield, MO 63005-1243

Quantum3 Group LLC as agent for

Comenity Capital Bank

PO Box 788

Kirkland, WA 98083-0788

Synch/PPC

Attn: Bankruptcy

Po Box 965060

Orlando, FL 32896-5060

Synchrony Bank

c/o PRA Receivables Management, LLC

PO Box 41021

Norfolk VA 23541-1021

Synchrony Bank/Amazon

Attn: Bankruptcy

Po Box 965060

Orlando, FL 32896-5060

USAA Federal Savings Bank

Attn: Bankruptcy

10750 Mcdermott Freeway

San Antonio, TX 78288-1600

USAA Savings Bank

10750 Mcdermott Freeway

San Antonio, TX 78230-1649

VW Credit Leasing, Ltd

c/o VW Credit, Inc.

PO Box 9013

Addison, Texas 75001-9013

(p)VOLKSWAGEN CREDIT UNION

1401 FRANKLIN BLVD

LIBERTYVILLE IL 60048-4460

Adeline M. Cruz

3003 Norfolk Street

Hopewell, VA 23860-4809

James E. Kane

Kane &amp; Papa, PC

1313 East Cary Street

P.O. Box 508

Richmond, VA 23218-0508

John P. Fitzgerald, III

Office of the US Trustee - Region 4 -R

701 E. Broad Street, Ste. 4304

Richmond, VA 23219-1849

Suzanne E. Wade

341 Dial 877-996-8484 Code 2385911

7202 Glen Forest Drive, Ste. 202

Richmond, VA 23226-3770

Document Page 6 of 6

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Acura Financial Services

Po Box 168088

Irving, TX 75016-8088

(d)American Honda Finance

Attn: National Bankruptcy Center

Po Box 166469

Irving, TX 75016-0000

Chase Card Services

Attn: Bankruptcy

Po Box 15298

Wilmington, DE 19850-0000

Volkswagon Credit, Inc.

P.O. Box 3

Hillsboro, OR 97123-0000

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)VW Credit Leasing, Ltd.

End of Label Matrix

Mailable recipients 30

Bypassed recipients 1

Total 31